

**If You Use  
Medicare and Medi-Cal,  
Your Drug Coverage  
Will Change  
on January 1, 2006.**

**Are You Ready?**



Medicare's new Prescription Drug Benefit will replace your Medi-Cal prescription drug coverage.

**Be prepared.** Find out about your options and how to get help.

Have your information **organized and available** so you can learn how the new drug benefit may work for you.

**Medicare's New  
Prescription Drug Coverage  
And You**

**What happened?**

- ◆ In 2003, Congress approved a new prescription drug benefit for Medicare that will start in 2006.

**What does this mean to me?**

- ◆ If you're enrolled in Medi-Cal now, **the new Medicare drug benefit will *replace* your current Medi-Cal prescription drug coverage.** Medi-Cal recipients are automatically eligible for financial help (called a ***subsidy***) with the costs of the new benefit.
- ◆ Each Medicare Prescription Drug Plan has a list of drugs it covers – called a ***formulary***. If you end up in a Plan that doesn't cover a drug you take, you'll need to work with your doctor to find a substitute or change Plans.



**What if I don't do anything?**

- ◆ Many people will be **randomly assigned** to one of the new Medicare Prescription Drug Plans. You might be assigned to a Plan that doesn't cover the medicines you take.
- ◆ You could **run out** of the prescription drugs you use and not be able to get refills on time.

**When does all this happen?**

- ◆ By **Summer 2005**, all Medicare/Medi-Cal dual eligibles will get a letter explaining the coming changes.
- ◆ Starting in **October 2005**, dual eligibles will get a letter assigning them to a Medicare Prescription Drug Plan. You can keep the Plan you're assigned to or choose another.
- ◆ Starting **November 15, 2005**, all Medicare beneficiaries can start to choose one Plan from at least two options.

***Fill out the worksheet  
and take it with you  
to any meetings.***

# Take Control of your Drug Transition Planning

**HICAP Counselors:  
1-800-434-0222**

- ♦ Fill out this simple worksheet.
- ♦ Take it with you when you meet with a benefits counselor or planner.
- ♦ This information can help you and someone you work with understand your options under the new Medicare Prescription Drug Plans.

**1**

**My Health Coverage.** Find out and write down all the health coverage programs you use now.

**Check all that apply.**

**I am enrolled in:**

- ☐ **Medicare Part A** (hospitalization)
- ☐ **Medicare Part B** (medical coverage)
- ☐ **Medigap** (Medicare Supplemental Insurance Policy) private insurance.

- ♦ Circle your Medigap plan:  
A B C D E F G H I J

☐ **Medicare Advantage HMO.**

- ♦ Which HMO? \_\_\_\_\_

☐ **Medicare Savings Program**

- ♦ I am enrolled in: (*circle one*):  
QMB SLMB QI-1 QDWI

☐ **Medi-Cal**

- ♦ Do you have a **share of cost** with Medi-Cal? \$ \_\_\_\_\_/month

☐ **Employer-sponsored health coverage**, including retiree coverage.

- ♦ Employer: \_\_\_\_\_

- ♦ Plan provider: \_\_\_\_\_

☐ I am enrolled in a **drug plan or program** that pays for my drugs now.

- ♦ What plan or plans?  
\_\_\_\_\_

- ♦ My **co-pay** for drugs is: \$ \_\_\_\_\_

- ♦ I pay a **monthly premium**: \$ \_\_\_\_\_

☐ **Other health coverage:**

- ♦ \_\_\_\_\_
- ♦ \_\_\_\_\_
- ♦ \_\_\_\_\_
- ♦ \_\_\_\_\_

**2**

**My Income and Assets (*optional*).** If you're enrolled in Medi-Cal now, skip this section. Financial help with Medicare drug costs is available for some people. Others may qualify for Medi-Cal or other programs. You may choose to share financial information to help the people you work with figure out if you might be eligible.

**Income:** include all sources of earned and unearned income, including work, Social Security, disability benefits, pension, etc.

**Assets:** include cash, savings and retirement accounts, etc. Leave out the home you live in and the car you drive.

My Income	
Income Source	Monthly \$

My Assets	
Asset	Value (\$)

**Go on to Part 3**

**3 My Medicines.** Find out and write down the names of all the prescription drugs you take now. Each Medicare Prescription Drug Plan has a list of drugs it covers, often called a **formulary**. Having a list of the drugs you need makes it easier to figure out which plans might suit your needs. Any information you can provide will be helpful.

***The first line is just an example.*** Attach an extra sheet if necessary.

[illegible]



## My Notes, Questions and Answers.

Use this area to write down any questions you might want to take to a counselor.

### *My Notes*

## Be Prepared. Plan Ahead.

**You have a choice** in your prescription drug coverage. Trained benefits counselors and planners can help you make an informed choice, at no cost to you.

### Where can I get help?

- ♦ Trained **HICAP** (Health Insurance Counseling and Advocacy Program) **counselors** provide unbiased information about Medicare and related issues.

**HICAP Counselors: 1-800-434-0222**

- ♦ Find a benefits planner in your area and learn more about benefits on **Disability Benefits 101**.

[www.db101.org](http://www.db101.org)

**disability  
benefits 101**



- ♦ Get accurate Medicare information for Californians:

**CalMedicare.org**   
Medicare information for Californians

[www.CalMedicare.org](http://www.CalMedicare.org)

- ♦ **Talk to your doctor** about the drugs you take and whether there are substitutes that would also work.

### ***Developed by Disability Benefits 101***

#### ***With Funding From:***

- ♦ Alliance Healthcare Foundation
- ♦ The California Endowment
- ♦ California Health Incentives Improvement Project, CMS Medicaid Infrastructure Grant #92399

This publication can be found online at [www.db101.org](http://www.db101.org).  
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